

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TERRY L NEAL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-70620 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/04/2018 and confirmed on 11/16/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		100,880.30
Less Refunds to Debtor	14,138.08	
TOTAL AMOUNT OF PLAN FUND		86,742.22

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,648.00	
Trustee Fee	4,581.20	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,229.20

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PRIORITY FIRST FCU(*)	0.00	17,155.40	0.00	17,155.40
	Acct: 2151				
	ALLY BANK(*)	4,528.14	4,528.14	403.63	4,931.77
	Acct: 7129				
	PNC BANK NA	19,194.33	19,194.33	3,528.36	22,722.69
	Acct: 4129				
					44,809.86

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	TERRY L NEAL	0.00	0.00	0.00	0.00
	Acct:				
	TERRY L NEAL	14,138.08	14,138.08	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,648.00	3,648.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL	6,054.95	6,054.95	0.00	6,054.95
	Acct: 8543				
	BANK OF AMERICA NA** (LMP)	0.00	0.00	0.00	0.00
	Acct: 4917				
	CAPITAL ONE BANK (USA) NA BY AMERIC,	4,210.73	4,210.73	0.00	4,210.73
	Acct: 6139				
	CITIBANK NA**	11,424.01	11,424.01	0.00	11,424.01
	Acct: 9178				
	LVNV FUNDING LLC, ASSIGNEE	933.35	933.35	0.00	933.35
	Acct: 4299				
	LVNV FUNDING LLC, ASSIGNEE	639.26	639.26	0.00	639.26
	Acct: 7868				
	DISCOVER BANK(*)	2,092.69	2,092.69	0.00	2,092.69

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8752				
	PNC BANK NA	2,314.96	2,314.96	0.00	2,314.96
	Acct: 4688				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 6805				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,631.21	1,631.21	0.00	1,631.21
	Acct: 6861				
	SYNCHRONY BANK BY AIS INFOSOURCE	4,402.00	4,402.00	0.00	4,402.00
	Acct: 9049				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9049				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					33,703.16
TOTAL PAID TO CREDITORS					78,513.02

TOTAL CLAIMED
PRIORITY 0.00
SECURED 23,722.47
UNSECURED 33,703.16

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

TERRY L NEAL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-70620 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Terry L Neal
Debtor

Case No. 18-70620-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db	+ Terry L Neal, 772 Central Street, P.O. Box 284, Rossiter, PA 15772-0284

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 29 2023 02:53:11	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 29 2023 01:11:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14917506	Email/Text: ally@ebn.phinsolutions.com	Sep 29 2023 01:10:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14909605	+ Email/Text: ally@ebn.phinsolutions.com	Sep 29 2023 01:10:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14909606	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 29 2023 01:12:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14909607	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 29 2023 01:10:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14909608	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 29 2023 02:53:30	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14934206	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 29 2023 01:10:26	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14909609	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:26:46	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14948264	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:10:33	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14909610	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 29 2023 01:10:26	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14913146	Email/Text: mrdiscen@discover.com	Sep 29 2023 01:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14909611	+ Email/Text: mrdiscen@discover.com	Sep 29 2023 01:11:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14945233	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 01:29:42	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14945232	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 01:27:48	LVNV Funding, LLC its successors and assigns

District/off: 0315-7

User: auto

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			as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14948506	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2023 01:11:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14909613	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2023 01:11:00	PNC Bank, National Association, P.O. Box 1820, B6-YM07-01-7, Dayton, OH 45401
14909612	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2023 01:11:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14944655	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2023 02:53:31	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14910790	+ Email/PDF: rmscedi@recoverycorp.com	Sep 29 2023 01:28:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14909614	+ Email/Text: steve@priorityfirstfcu.org	Sep 29 2023 01:10:00	Priority First Federal Credit Union, 364 Midway Drive, DuBois, PA 15801-3864
14909615	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:27:22	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14909616	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:28:50	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14909617	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:48:23	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14948031	+ Email/PDF: ebn_ais@aisinfo.com	Sep 29 2023 01:29:41	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-5570
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15005705	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-7

User: auto

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Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 26

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Terry L Neal thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 5